



W.P.Crl.(MD)No.2733 of 2026

BEFORE THE MADURAI BENCH OF MADRAS HIGH COURT

WEB COPY

DATED: 07.05.2026

CORAM:

THE HONOURABLE **MRS JUSTICE S.SRIMATHY**

W.P.Crl.(MD)No.2733 of 2026

and

W.M.P.Crl.(MD)No.660 of 2026

Ganesan

Vs

...Petitioner

1.The Regional Director,
Reserve Bank of India,
Fort Glacis, No.16,
Rajaji Salai,
Chennai.

2.The National Cyber Crime Reporting Portal,
Represented by its Director,
National High Way-8,
Mahipalpur,
New Delhi – 110 037.

3.The Branch Manager,
ICICI Bank,
Paramakudi Branch,
Ramanathapuram.

4.The Inspector of Police,
Adajan Police Station,
Surat – 395 009,
Gujarat State.

...Respondents

Prayer: Writ Petition filed under Article 226 of the Constitution of India,
to issue a Writ of Mandamus, directing the 3rd respondent to de-freeze the



W.P.Crl.(MD)No.2733 of 2026

petitioner's Savings Bank Account bearing No.610701072754, which has been put on “hold” at the instance of the 4th respondent, and consequently permit the petitioner to operate the said account.

For Petitioner : Mr.B.Arun
For R-3 : Mr.Krishnaa
For M/s.Acuity Law Associates
For R-4 : Mr.A.S.Abul Kalam Azad
Government Advocate (Crl.Side)

ORDER

The present Writ Petition has been filed for the issuance of a Writ of Mandamus, to direct the 3rd respondent to defreeze the petitioner's bank account bearing Account No.610701072754.

2. The facts leading to the filing of the petition are as follows:

(a) The petitioner is holding a current account bearing Account No.610701072754 at ICICI Bank, Paramakudi, Ramanathapuram District.

(b) The petitioner came to know that his account had been frozen.

3. The learned Counsel appearing for the petitioner would submit that the petitioner is not an accused in any criminal case; the act of the third



W.P.Crl.(MD)No.2733 of 2026

respondent freezing the entire account is illegal and violates the fundamental rights of the petitioner; that though pursuant to the alleged communication sent by the Cyber Police Coordination Cell, the third respondent was obliged to obey the directions, the third respondent ought to have informed the petitioner about the action taken thereon; and that having failed to do so, it has breached the contract with the petitioner.

4. The learned Counsel appearing for the third respondent would submit that the account of the petitioner was frozen on the basis of the communication from the Cyber Police Coordination Cell.

5. On perusal of the records, it is clear that there is nothing on record to show that the Cyber Police Coordination Cell had requested the third respondent to freeze the entire account. The fact is that account has been frozen and the petitioner is unable to operate the account.

6. It is seen that in similar circumstances, this Court had observed that when the alleged fraudulent amount is quantified, the freezing of the whole account would not be justified. Similar view was taken by the learned Single Judge of this Court in W.P.(MD).No.15684 of 2024 dated 15.07.2024, wherein, it was held that:



W.P.Crl.(MD)No.2733 of 2026

WEB COPY

“3. The respondent is permitted to retain the aforesaid sum by marking lien on the petitioner's account. Subject to such marking of lien, the petitioner is permitted to operate their bank account. The freezing effected on the petitioner's bank account is lifted to the aforesaid extent. This writ petition stands allowed . No costs. Consequently, connected miscellaneous petitions are closed.”

7. Accordingly, this writ petition is **disposed of** on the following directions:

(a). The third respondent / Bank shall mark a lien only for the quantified sum and permit the petitioner to operate the account forthwith.

(b). The petitioner is at liberty to move to the concerned Jurisdictional Magistrate for recall of the lien marked over the quantified amount, if he is so advised.

8. With the above observations and directions, this Writ Petition is **disposed of**. No costs. Consequently, the connected miscellaneous petition stands closed.

07.05.2026

Index: Yes/No

Web: Yes/No

Speaking/Non Speaking

Nsr

Note: Issue Order Copy on 08.05.2026.



W.P.Crl.(MD)No.2733 of 2026

WEB COPY To:

- 1.The Regional Director,
Reserve Bank of India,
Fort Glacis, No.16,
Rajaji Salai,
Chennai.
- 2.The National Cyber Crime Reporting Portal,
Represented by its Director,
National High Way-8,
Mahipalpur,
New Delhi – 110 037.
- 3.The Branch Manager,
ICICI Bank,
Paramakudi Branch,
Ramanathapuram.
- 4.The Inspector of Police,
Adajan Police Station,
Surat – 395 009,
Gujarat State.
- 5.The Additional Public Prosecutor,
Madurai Bench of Madras High Court,
Madurai.



WEB COPY



W.P.Crl.(MD)No.2733 of 2026

S.SRIMATHY, J.

Nsr

W.P.Crl.(MD)No.2733 of 2026

07.05.2026